

BOGGS & COMPANY

WEALTH MANAGEMENT

BUILDING OPPORTUNITIES GUIDING GENERATIONAL SUCCESS

AUGUST | SEPTEMBER
EDITION



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As summer begins to wind down and a new season approaches, it's a natural time to pause, reflect, and look ahead. August and September often bring renewed focus as families settle into routines, businesses prepare for year-end priorities, and many investors begin thinking about the opportunities and decisions that lie ahead.

At Boggs & Company, we believe that thoughtful planning is most effective when it evolves alongside your goals. This season presents an ideal opportunity to review your financial strategy, celebrate the progress you've made, and make any necessary adjustments before year-end.

In this issue, we're sharing timely planning insights, firm updates, and highlights from our team and community. As always, we're grateful for the trust you place in us and look forward to helping you build, preserve, and pass on what matters most with confidence and purpose.



SPOTLIGHTS & CELEBRATIONS

Join us in celebrating our team members with August & September birthdays!

Their dedication and care help shape the heart of Boggs & Company every day. We're grateful for the passion they bring to serving families and guiding generational success. Wishing each of them a wonderful year ahead filled with joy and meaningful moments.



Happy
BIRTHDAY
STACEY CHAMBERS
AUGUST 19TH



Happy
BIRTHDAY
MIRJHANA BUCK
SEPTEMBER 10TH



Happy
BIRTHDAY
DEBORAH JALOTA
SEPTEMBER 22ND



Award Winning Service Bedford Gazette



**BEST OF THE BEST
FINANCIAL PLANNING AWARD**
STEVEN DULL

*Award Based on Reader Votes

Upcoming Office Closure September 7th



Please note that our offices, the markets, and LPL Financial will be closed on Monday, **September 7th**, in observance of Labor Day.





SPOTLIGHTS & CELEBRATIONS



RYAN MULLIGAN GRADUATES SUMMA CUM LAUDE, MAY 2026

Congratulations to Brenda's son, Ryan Mulligan, on graduating from Frostburg State University with a Bachelor of Science in Education and dual certification in Elementary and Middle School Education. Ryan graduated summa cum laude with a perfect 4.0 GPA and will begin his career this fall as a sixth-grade English Language Arts teacher.

LEAGUE GOLF TOURNAMENT, JUNE 2026

Steve Stroup & Rachelle Pensyl enjoyed participating & volunteering in the annual League Golf Tournament this June, helping support programs and initiatives that make a positive impact throughout our community.



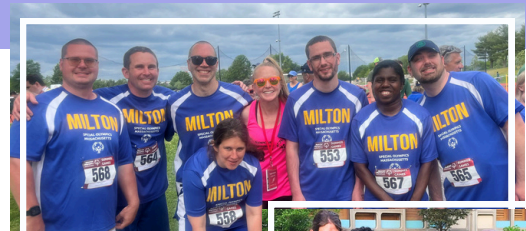
A PERFORMANCE ON THE WORLD STAGE

Congratulations to Deborah's daughter, Shafali Jalota, on the extraordinary opportunity to perform with the Royal Ballet in London this June. Her dedication, talent, and countless hours of hard work led to this remarkable achievement, and we couldn't be more proud to celebrate this special milestone.



CHAMPIONING INCLUSION AND ACHIEVEMENT

We are honored to support and celebrate the incredible athletes participating in this year's Special Olympics Track Meet.





SPOTLIGHTS & CELEBRATIONS

PROUD COMMUNITY SPONSORS OF:



We are proud to support the next generation of athletes as an Arsenal Baseball 16U Travel Ball sponsor.



**Everett
Football**

We are excited to support the young athletes who demonstrate teamwork, dedication, and community pride both on and off the field.

We are honored to support the WGW Community Youth Cup as a beverage cart sponsor for this year's tournament.

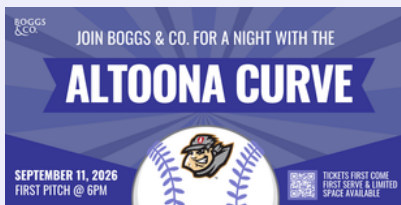


We are delighted to support the United Way Bedford County Golf Tournament and its mission of strengthening our local communities



WE ARE COMMITTED TO INVESTING IN ORGANIZATIONS THAT MAKE A LASTING IMPACT THROUGHOUT THE COMMUNITIES WE SERVE.

UPCOMING EVENTS



**Boggs Family
Baseball Night
with the
Altoona Curve
September 11th
at 6pm**

Join us for a fun evening at the ballpark during our annual Boggs Baseball Night at the Altoona Curve this September. Game tickets and a buffet dinner are included with your RSVP, and spots are available on a first-come, first-served basis, so be sure to reserve your place early!



Women & Finance Webinar September 22nd

Join Mirjhana Buck, CPFA, and Andrew Villafranca, CFP®, for an engaging webinar focused on empowering women to navigate financial decisions with confidence. Together, they will discuss key planning considerations, wealth-building strategies, and practical insights to help support your long-term financial goals.

*See final page for Important Disclosures



WHY EVERY WOMAN DESERVES A TRUSTED FINANCIAL PARTNER

Financial independence is a fundamental human need. However, women often face unique financial challenges that may reduce their financial independence. Empowering women financially is not only beneficial on an individual level but also contributes to the overall economic growth and development of our society.

Every woman must have access to a trusted financial professional to help guide her towards financial independence. Partnering with a financial professional who specializes in working with women can help address the unique challenges they face while enabling them to articulate their vision.

They assist women in defining and outlining their goals, whether they focus on retirement, building an emergency fund, financing children's education, leaving a legacy, or other personal investment objectives. They will start by helping their female client to:

- Evaluate their current financial situation
- Identify short-term and long-term financial goals
- Develop a comprehensive, customizable plan
- Implement the plan and monitor progress
- Manage risks
- Create legacy plan

Unique risks require unique strategies

Women often face unique circumstances that can create barriers to their financial independence. A financial partner will address these risks through strategies appropriate to her situation.



Gender income disparity

Income inequality between genders persists in our society, which can reduce a woman's ability to accumulate wealth compared to her male counterparts. A financial partner can help her navigate this disparity by recommending:

- Strategies to reduce debt
- Increasing savings
- Investing in appropriate vehicles
- Building a financial safety net

Time away from work

Women are more likely to have gaps in their employment due to maternity leave or caring for family. These interruptions can have a major impact on a woman's earning trajectory, retirement benefits, and savings potential.

However, a financial partner provides guidance on how to compensate for these work interruptions and limit their financial impact. These strategies may include:

- Increasing contributions to retirement accounts while working
- Investing in flexible financial products and strategies

It pays to take a look at the current state of your finances even before you meet with a professional.

Access our professional women's checklist on our website to determine some areas that may need your attention.

**WWW.BOGGSANDCOMPANY.COM/
COMPLIMENTARY-RESOURCES**



Financial impact of divorce

Divorce has significant financial implications, and women often bear the brunt of these. Legal fees, loss of income, property division, and often the primary custody of children may result in a financial strain for women. A financial professional can provide crucial assistance during this difficult time, guiding women through processes such as:

- Dividing marital assets
- Deciding on child support and alimony
- Planning for single-income living

The role of caregiver

Women often serve as primary caregivers for both children and elderly parents. This responsibility could lead to additional financial strain from healthcare costs, potential income loss, and the need for flexible working conditions. A financial partner can provide guidance on:

- Financial products
- Strategies that address unique needs
- Long-term care insurance (LTC)

Widowhood

The death of a spouse can be an emotionally devastating time. Dealing with financial issues often adds a layer of stress during such a difficult period. A financial partner can:

- Provide support during a difficult time
- Offer guidance on managing and liquidating jointly held assets
- Provide guidance on insurance policy payout and beneficiary updating
- Discuss estate planning
- Other key financial matters

Longevity risk

With longer life expectancies than men, women may face a higher risk of outliving their savings. Being the steward of their financial resources over the long term requires appropriate strategies to manage their wealth throughout their lifespans. A financial partner can:

- Guide long-term care insurance
- Recommend investment strategies
- Design a plan to mitigate financial risks associated with longevity



Creating a legacy

A financial partner can help women align their investments with legacy goals, whether it's creating an estate plan, establishing an endowment, or implementing giving strategies. They will collaborate with legal and tax professionals to implement a plan that addresses legacy and tax issues while advancing her goals.

Wealth transfer

With shifting demographics and growing economic power, women are often at the forefront of wealth transfer and decision-making. Managing the transfer of financial assets is complex. A trusted financial partner can provide guidance on appropriate wealth transfer strategies as they work toward efficient processes and desired outcomes.

In light of these unique financial challenges, it's clear that women can benefit greatly from working with a trusted financial partner. The guidance of a financial professional is not just an asset—it's a necessity. From providing strategies to navigate financial disparities, plan for work interruptions, address the financial consequences of divorce, mitigate risks, plan for leaving a legacy, and wealth transfer strategies, every woman can benefit from working with a trusted financial partner.

Take the first step towards financial independence by accessing our professional women's assessment checklist.

Visit our website to download your copy today:
www.boggsandcompany.com/complimentary-resources

Important Disclosures

Content in this material is for educational and general information only and not intended to provide specific advice or recommendations for any individual.

All information is believed to be from reliable sources; however, LPL Financial makes no representation as to its completeness or accuracy.

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Sources:

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<https://www.cnn.com/2026/02/26/womens-wealth-is-expected-to-boom-where-they-are-investing-and-how-they-can-maximize-returns.html>



**BOGGS
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WEALTH MANAGEMENT

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